

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF TEXAS  
HOUSTON DIVISION**

**IN RE:** SHENETTE Y. PREVO § CASE NO. 08-30815-H4-13  
Debtor(s) § Chapter 13

**DEBTOR'S OBJECTION TO PROOF OF CLAIM OF  
CITI RESIDENTIAL LENDING**

THIS IS AN OBJECTION TO YOUR CLAIM. THE OBJECTING PARTY IS ASKING THE COURT TO DISALLOW THE CLAIM THAT YOU FILED IN THIS BANKRUPTCY CASE. YOU SHOULD IMMEDIATELY CONTACT THE OBJECTING PARTY TO RESOLVE THE DISPUTE. IF YOU DO NOT REACH AN AGREEMENT, YOU SHOULD FILE YOUR RESPONSE TO THE OBJECTION AND SEND A COPY OF YOUR RESPONSE TO THE OBJECTING PARTY WITHIN 20 DAYS AFTER THE OBJECTION WAS SERVED ON YOU. YOUR RESPONSE MUST STATE WHY THE OBJECTION IS NOT VALID. IF YOU DO NOT FILE A RESPONSE WITHIN 20 DAYS AFTER THE OBJECTION WAS SERVED ON YOU, YOUR CLAIM MAY BE DISALLOWED. A HEARING ON THIS MATTER WILL BE SET BY THE COURT.

TO THE HONORABLE UNITED STATES BANKRUPTCY JUDGE:

Shenette Y. Prevo, ("Debtor") objects to the proof of claim identified below.

Creditor: Citi Residential Lending (“Claimant”)

Date of Proof of Claim: February 15, 2008 ("Claim")

Amount of Proof of Claim: \$147,846.40

Arrears of Claim: \$17,228.96

Scheduled Collateral or Security for Claim (if any): Homestead.

The basis for the objection by Debtor is as follows:

The proof of claim lists amounts for Previously Accrued Late Charges of \$155.26, Foreclosure Fees and Costs of \$1,141.58, BPO Fees of \$105.00 and Escrow Advance of \$4,793.08. Debtor objects to these charges as excessive and unsupported. The Debtor needs a payment history for the loan.

WHEREFORE, Debtor respectfully requests the court to conduct a hearing on the Objection to Claimant's Proof of Claim and determine the amount of the Claim and the arrearages owed on the claim and for such other and further relief as to which the Debtor may be entitled.

Dated: April 7, 2008

Respectfully submitted,

/s/ Reese W. Baker

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Attorney for Debtor

OF COUNSEL:

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**CERTIFICATE OF SERVICE**

A copy of the foregoing Debtor's Objection to Proof of Claim was delivered on April 7, 2008, to all parties listed below by electronic delivery:

Citi Residential Lending  
P.O. Box 769  
Orange, CA 92866-9998

CM/ECF Electronic Delivery

David G. Peake  
9660 Hillcroft, #430  
Houston, TX 77096

CM/ECF Electronic Delivery

/s/ Reese W. Baker

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Reese W. Baker

**VERIFICATION OF TRANSMITTAL TO U.S. TRUSTEE**

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The undersigned attorney, under penalty of perjury, hereby certifies that a copy of Debtor's Objection to Proof of Claim was delivered to the United States Trustee, 515 Rusk, Suite 3516, Houston, Texas, 77002, on April 7, 2008, by CM/ECF electronic delivery.

/s/ Reese W. Baker

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Reese W. Baker